



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
Johnson et al.

Serial No: 10/649,237

Filed: August 26, 2003

For: INFRASTRUCTURE METHOD AND SYSTEM
FOR MANAGING DEDUCTIBLES FOR
INSURANCE POLICIES

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Group Art Unit: 3626

Examiner: N/A

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

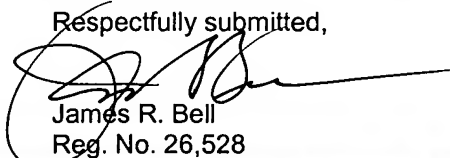
In compliance with the duty of disclosure under 37 CFR §1.56, and in accordance with the practice under 37 CFR §1.97 and §1.98, the Examiner's attention is directed to the documents listed on the enclosed modified Form PTO-1449. No inference should be made that the cited references are in fact material, are in fact prior art, or that no better art exists. The cited patents are listed in numerical order and are not in any order based on their pertinence.

The above-identified application was filed after June 30, 2003. Therefore, pursuant to the waiver of the requirement under 37 CFR 1.98 (a)(2)(i) as stated in a Pre-OG Notice dated July 11, 2003, copies of only the foreign patent documents and non-patent literature listed on the enclosed modified Form PTO-1449 are attached.

This Information Disclosure Statement is being filed within three months of the United States filing date or before the mailing date of a first Office Action on the merits. No certification or fee is required (37 CFR §1.97(b)).

It is respectfully requested that the above information be considered by the Examiner and that a copy of the enclosed Form PTO-1449 be returned indicating that such information has been considered.


Respectfully submitted,


James R. Bell
Reg. No. 26,528

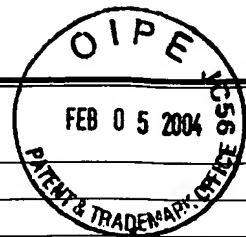
Date: 1-30-04
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DATE OF DEPOSIT: 2/2/04

This paper is being deposited with the U. S. Postal Service First Class Mail on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450


Nishi Pasarya

In place of PTO-1449 Form	U. S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	Complete if Known
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		
		Application Number 10/649,237 Filing Date August 26, 2003 Applicant(s) Johnson et al. Art Unit 3626 Examiner Name N/A Attorney Docket Number 11857.67
SHEET	1	OF 1



U. S. PATENT DOCUMENTS				
Examiner's Initials	Cite No.	Document Number	Publication Date <small>MM-DD-YYYY</small>	Name of Patentee or Applicant of Cited Document
	AA	6,186,793	02/13/2001	Brubaker
	AB	6,584,446	06/24/2003	Buchanan et al.

FOREIGN PATENT DOCUMENTS					
Examiner's Initials	Cite No.	Foreign Patent Document <small>(Country Code - Number - Kind)</small>	Publication Date <small>MM-DD-YYYY</small>	Patentee or Applicant of Cited Document	Translation <small>Y/N</small>

OTHER PRIOR ART		
Examiner's Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item, date, page(s), volume-issue number(s), publisher, city/country where published

Examiner Signature	Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.